

# NC DISTRICT REVIEW

## SBA NC District Lender Contacts:

### Charlotte & Central NC

David Dillworth (704) 344-6578  
[david.dillworth@sba.gov](mailto:david.dillworth@sba.gov)

Karen Hoskins (704) 344-6381  
[karen.hoskins@sba.gov](mailto:karen.hoskins@sba.gov)

Thomas Neal (704) 344-6577  
[thomas.neal@sba.gov](mailto:thomas.neal@sba.gov)

Cecelia Rolls (704) 344-6810  
[cecelia.rolls@sba.gov](mailto:cecelia.rolls@sba.gov)

### Asheville & Western NC

Mike Arriola (828) 225-1844  
[michael.arriola@sba.gov](mailto:michael.arriola@sba.gov)

### Raleigh & Northeastern NC

Ivan Hankins (919) 335-1004  
[ivan.hankins@sba.gov](mailto:ivan.hankins@sba.gov)

### Wilmington & Southeastern NC

Don Spry (910) 815-3188  
[don.spry@sba.gov](mailto:don.spry@sba.gov)

### Deputy District Director

Lynn Douthett (704) 344-6579  
[lynn.douthett@sba.gov](mailto:lynn.douthett@sba.gov)

### District Director

Lee Cornelison (704) 344-6561  
[lee.cornelison@sba.gov](mailto:lee.cornelison@sba.gov)

Helping small businesses  
**start, grow and succeed.**



Your Small Business Resource

## MOST ACTIVE LENDERS FY 2008 OCTOBER 1, 2007 THROUGH AUGUST 31, 2008

### LENDERS

#### Large and National Banks

	<u>7(a)</u>	<u>504</u>	<u>Total</u>	<u>\$ Amount</u> <u>Millions</u>
1. BB&T	159	14	173	\$44.2
2. Bank of America	75	9	84	\$9.8
3. Wachovia Bank	45	4	49	\$26.7
4. Banco Popular	46	0	46	\$12.8
5. Capital One	39	0	39	\$1.6

#### Community Express Lenders

1. Superior Financial Group, LLC	230	0	230	\$2.1
2. Innovative Bank	55	0	55	\$1.3
3. Self-Help Credit Union	48	0	48	\$2.2

#### Community Banks

1. Surrey Bank & Trust Company	45	1	46	\$6.7
2. Community Bank of Rowan	10	0	10	\$2.9
3. Mountain 1st Bank & Trust	7	2	9	\$6.0
4. Bank of Stanly	7	1	8	\$0.8

#### Small Business Lending Companies

1. Superior Financial Group, LLC	230	0	230	\$2.1
2. CIT Small Business Lending	36	3	39	\$29.9

#### Certified Development Companies

1. Self-Help Ventures Fund	70	70	\$34.0
2. Avista Business Development	23	23	\$12.2
2. BEFCOR	23	23	\$10.7
4. Centralina Development Corp.	17	17	\$8.5
5. Wilmington Industrial Dev.	13	13	\$5.0

## 2009 SMALL BUSINESS PERSON OF THE YEAR AND CHAMPION AWARD NOMINATIONS DUE NOVEMBER 14

SBA is seeking nominations for the 2009 North Carolina Small Business Person of the Year and the Small Business Champion Awards.

Do you have an SBA borrower that might be the next Small Business Person of the Year? A colleague that might be a suitable small business champion?

Awards include: Small Business Exporter of the Year, SBA Young Entrepreneur of the Year, Minority Small Business Champion, Veteran Small Business Champion, **Financial Services Champion**, Home-Based Business Champion, Women in Business Champion, Small Business Journalist of the Year, and the Jeffrey Butland Award for Family-Owned Business of the Year. Complete guidelines and information about package contents are available at <http://www.sba.gov/nc> under SPOTLIGHT.



*Small Business Week '09  
May 17-23, 2009*

2008 North Carolina Small Business Persons of the Year, owners of Carolina Management Team, LLC in Enka, NC were SBA borrowers. Siblings Wendy Banks and David Van Zee received an SBAExpress Loan from **RBC Bank (USA)** for \$27,000.

Questions? Contact Mike Ernandes at 704-344-6588 or [mike.ernandes@sba.gov](mailto:mike.ernandes@sba.gov), or your local SBA representative.

## SBA SOP 50 10(5) FAQ AVAILABLE

SBA has released Frequently Asked Questions (FAQs) to SOP 50 10 (5) (Lender and Development Company Loan Programs), which was effective August 1, 2008.

Topics include eligibility, change of ownership, personal guaranties and more.

To access the FAQs visit:

<http://www.sba.gov/aboutsba/sbaprograms/elending/reg/>

**SBA LENDER RANKING 10/01/07-08/31/08**

<b>Lender</b>	<b>7(a)</b>	<b>7(a) \$</b>	<b>504 Part</b>	<b>504 Part \$</b>
Superior Financial Group	230	\$ 2,120,000		
BB&T	159	\$ 34,154,600	14	\$ 10,062,760
Self-Help Credit Union	87	\$ 4,621,600		
Bank of America	75	\$ 2,513,300	9	\$ 7,324,837
Innovative Bank	55	\$ 1,310,000		
Banco Popular	46	\$ 12,800,600		
Surrey B&T	45	\$ 5,812,000	1	\$ 850,000
Wachovia	45	\$ 20,989,000	4	\$ 5,717,372
Capital One Bank	39	\$ 1,630,000		
CIT	36	\$ 22,574,400	3	\$ 7,291,250
Bank of Granite	34	\$ 5,423,150	6	\$ 3,952,938
PNC Bank	34	\$ 10,722,900	1	\$ 349,000
SunTrust Bank	26	\$ 2,873,900	8	\$ 2,392,233
Borrego Springs Bank	23	\$ 846,000		
Capital Bank	19	\$ 2,611,760	3	\$ 1,252,828
Comerica	15	\$ 9,273,100		
Community West Bank	14	\$ 4,278,000		
RBC Bank	11	\$ 2,194,000	3	\$ 2,047,500
Community Bank of Rowan	10	\$ 2,933,200		
The Fidelity Bank - Fuquay Varina	10	\$ 885,000	2	\$ 454,900
BCI Lending	9	\$ 4,542,000		
Commerce Bank	9	\$ 5,496,000		
Unity Bank	8	\$ 5,202,000		
Wilshire State Bank	8	\$ 4,573,000		
Bank of Stanly	7	\$ 583,500	1	\$ 183,000
First South Bank	7	\$ 515,200		
Mountain 1st B&T	7	\$ 4,955,000	2	\$ 1,023,350
Business Lenders, LLC	6	\$ 5,316,000		
Southern Community B&T	6	\$ 1,274,700	2	\$ 1,378,156
UPS Capital Credit	6	\$ 5,705,600		
Yadkin Valley Bank	6	\$ 535,800	1	\$ 3,862,300
Community South Bank	5	\$ 1,266,000	2	\$ 4,441,500
Small Business Loan Source, LLC	5	\$ 3,425,000		
VantageSouth Bank	5	\$ 408,500		
Aquesta Bank	4	\$ 664,000		
Excel National Bank	4	\$ 5,443,100		
Gateway B&T	4	\$ 670,000	2	\$ 657,662
Haven Trust Bank	4	\$ 1,580,000		
Home Loan Investment Bank	4	\$ 3,743,800		
The Huntington National Bank	4	\$ 1,141,500		

**SBA LENDER RANKING 10/01/07-08/31/08**

<b>Lender</b>	<b>7(a)</b>	<b>7(a) \$</b>	<b>504 Part</b>	<b>504 Part \$</b>
Wells Fargo	4	\$ 75,000		
Asheville Savings Bank	3	\$ 235,950	2	\$ 1,024,100
Cabarrus B&T	3	\$ 315,000		
Coastal FCU	3	\$ 270,000		
Compass Bank	3	\$ 2,344,000	1	\$ 485,000
Crescent State Bank	3	\$ 279,600	1	\$ 650,000
Fifth Third Bank (formerly First Charter)	3	\$ 761,300	2	\$ 692,000
First Bank	3	\$ 709,700	2	\$ 682,177
First Citizens B&T	3	\$ 1,897,200	20	\$ 7,602,161
High Trust Bank	3	\$ 2,252,400	1	\$ 1,717,280
Bank of Oak Ridge	2	\$ 150,250	1	\$ 1,277,500
Bank of the Carolinas	2	\$ 80,000		
Carolina Premier Bank	2	\$ 450,000		
Fidelity Bank / Norcross, GA	2	\$ 1,732,000	1	\$ 363,500
Live Oak Banking Co.	2	\$ 700,000		
NCB, FSB	2	\$ 1,050,000		
The East Carolina Bank	2	\$ 314,000	2	\$ 2,839,806
United Central Bank	2	\$ 2,709,000		
America First FCU	1	\$ 20,000		
American Business Lending	1	\$ 555,000		
American Community Bank	1	\$ 138,000		
Bank of Houston	1	\$ 625,500		
Bank of the Commonwealth	1	\$ 70,000		
First Chatham Bank	1	\$ 550,000		
First Federal S&L	1	\$ 270,000		
First National Bank of Shelby	1	\$ 250,000	1	\$ 135,000
First State Bank	1	\$ 70,000		
First Trust Bank	1	\$ 100,000	3	\$ 1,670,944
Fulton Bank	1	\$ 100,000		
Mainstreet Lender	1	\$ 1,786,000		
Mutual of Omaha Bank	1	\$ 827,000		
NewTek Small Business Financial	1	\$ 60,000		
OMNI National Bank	1	\$ 560,000		
Pisgah Community Bank	1	\$ 100,000		
Prosper Bank	1	\$ 164,000		
Security Savings Bank	1	\$ 575,000		
Shinhan Bank America	1	\$ 230,000		
Southern B&T	1	\$ 25,000		
Telesis Community CU	1	\$ 87,000		

**SBA LENDER RANKING 10/01/07-08/31/08**

<b>Lender</b>	<b>7(a)</b>	<b>7(a) \$</b>	<b>504 Part</b>	<b>504 Part \$</b>
Temecula Valley Bank	1	\$ 2,000,000		
The Buckhead Bank	1	\$ 1,360,000		
Truliant FCU	1	\$ 520,000		
Waccamaw	1	\$ 101,490	1	\$ 160,000
Zions First National Bank	1	\$ 50,000	5	\$ 6,206,100
<b>Total 7(a) Loans</b>	<b>1204</b>	<b>\$ 235,126,600</b>		
HomeTrust Bank			12	\$ 6,678,178
GE Capital			5	\$ 5,332,500
Macon Bank			3	\$ 1,678,910
NewDominion Bank			3	\$ 3,304,800
Springs Mortgage			3	\$ 995,000
Business Loan Center LLC			2	\$ 1,387,558
Cape Fear Bank			2	\$ 669,850
Citizens South Bank			2	\$ 789,625
First National Bank			2	\$ 1,907,500
Lehman Brothers Bank			2	\$ 850,500
New Bridge Bank			2	\$ 531,250
Park Sterling Bank			2	\$ 1,731,090
Regions Bank			2	\$ 1,093,500
South Carolina B&T			2	\$ 1,963,500
1st Medallion Mortgage			1	\$ 315,500
American Community Bank			1	\$ 181,000
Bank of Commerce			1	\$ 212,500
Bank of Currituck			1	\$ 78,000
Bank of the West			1	\$ 1,800,000
Ciena Capital, LLC			1	\$ 412,558
Clover Community Bank			1	\$ 913,000
Community One Bancshares.			1	\$ 1,465,500
Community One CU			1	\$ 110,000
Forest Commercial Bank			1	\$ 234,889
Home Saving Bank			1	\$ 2,282,250
Lumbee Guaranty Bank			1	\$ 873,500
Mid Carolina Bank			1	\$ 127,500
Navy FCU			1	\$ 130,000
Scottish Bank			1	\$ 618,570
The Heritage Bank			1	\$ 285,000

**SBA LENDER RANKING 10/01/07-08/31/08**

<b>Lender</b>	<b>7(a)</b>	<b>7(a) \$</b>	<b>504 Part</b>	<b>504 Part \$</b>
Towne Bank			1	\$ 1,050,000
Tryon Federal Bank			1	\$ 397,250
United Community Bank			1	\$ 1,718,600
			<b>170</b>	<b>\$ 120,866,532</b>

<b>504 CDC Loans</b>	<b>504</b>	<b>504 \$</b>
Self-Help Ventures Fund	70	\$ 34,046,000
Avista	23	\$ 12,224,000
BEFCOR	23	\$ 10,697,000
Centralina Dev.	17	\$ 8,472,000
Wilmington Industrial Dev.	13	\$ 5,035,000
Smoky Mountain Dev.	6	\$ 2,974,000
Neuse River Dev.	5	\$ 4,452,000
NW Piedmont Dev.	4	\$ 2,792,000
Region D. Dev.	4	\$ 1,016,000
Tidewater Business Financial	2	\$ 1,300,000
GA Certified Dev.	1	\$ 485,000
Provident Business Financial	1	\$ 298,000
Region E. Dev.	1	\$ 1,056,000
<b>Total 504 Loans</b>	<b>170</b>	<b>\$ 84,847,000</b>